

UNITED STATES BANKRUPTCY COURT
District of Utah

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 1/3/12 and was converted to a case under chapter 7 on 9/9/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Jacob V Jarvis
1025 Capitol St. Rear
Ogden, UT 84401-2705

Christa M Jarvis
1025 Capitol St. Rear
Ogden, UT 84401-2705

Case Number:
12-20046 RKM

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-5744
xxx-xx-4284

Attorney for Debtor(s) (name and address):

E. Kent Winward
4850 Harrison Blvd. Suite 1
Ogden, UT 84403
Telephone number: (801) 392-8200

Bankruptcy Trustee (name and address):

David L. Miller tr
P.O. Box 9
Farmington, UT 84025-0009
Telephone number: (801) 447-8777

Meeting of Creditors

Date: **October 14, 2015**

Time: **09:00 AM**

Location: **Federal Building, 324 25th Street, Room 6026, Ogden, UT 84401**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 12/14/15

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

350 South Main #301
Salt Lake City, UT 84101
Telephone number: (801) 524-6687

For the Court:

Clerk of the Bankruptcy Court:
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 9/10/15

Online Information

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-866-222-8029 #85 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at www.utb.uscourts.gov for details.

EXPLANATIONS

FORM RAB9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code § 362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code § 727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code § 523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007–1, 2003–1(a)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Appointment of Interim Trustee	The person designated as Bankruptcy Trustee on the front side of this form has been selected as Interim Trustee of the estate of the captioned debtor(s) and the trustee's previously-filed blanket bond is approved. Unless another trustee is elected at the meeting of creditors, the trustee shall serve without further appointment or qualification. The trustee is deemed to have accepted the appointment, unless the trustee notifies the Court and the U.S. Trustee in writing of any rejection within seven days after receipt of notice of selection.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 District of Utah

In re:
 Jacob V Jarvis
 Christa M Jarvis
 Debtors

Case No. 12-20046-RKM
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: fsl
 Form ID: rab9a

Page 1 of 2
 Total Noticed: 49

Date Rcvd: Sep 10, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 12, 2015.

db/jdb aty Jacob V Jarvis, Christa M Jarvis, 1025 Capitol St. Rear, Ogden, UT 84401-2705
 aty +Armand J. Howell, Halliday, Watkins & Mann, P.C., 376 East 400 South, Suite 300, Salt Lake City, UT 84111-2906
 aty Gale K. x3Francis, Office of the Attorney General, 160 East 300 South, Fifth Floor, P.O. Box 140874, Salt Lake City, UT 84114-0874
 aty Gale K. x5Francis, Office of the Attorney General, 160 East 300 South, Fifth Floor, P.O. Box 140874, Salt Lake City, UT 84114-0874
 aty +Mark S. Middlemas, Lundberg & Associates, 3269 South Main Street, Suite 100, Salt Lake City, UT 84115-3773
 8075020 +Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285
 8134537 +Bank of America, N.A., C/O Matheson & Howell PC, 648 East 100 South, Salt Lake City, UT 84102-1584
 8134536 +Bank of America, N.A., Mail Stop CA6-919-01-23, 400 National Way, Simi Valley, CA 93065-6414, Attn: Bankruptcy Department
 8075021 +Bonn Coll, 1186 E 4600 S Ste 100, Ogden, UT 84403-4896
 8075034 ++CARTER YOUNG INC, 882 N MAIN STREET, SUITE 120, CONYERS GA 30012-4442
 (address filed with court: NCO/Collectron Of Atlanta/Carter-Young, Attention: Bankruptcy, Po Box 82269, Conyers, GA 30013)
 9968838 +Christopher Village Main Office, 4935 Old Post Road, Ogden, UT 84403-7023
 8075030 +McKay Dee Hospital, PO Box 30180, Salt Lake City, UT 84130-0180
 8348197 +OGDEN IMAGING, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927
 8348195 +OGDEN REGIONAL MEDICAL C, Resurgent Capital Services, PO Box 1927, Greenville, SC 29602-1927
 8075036 +Rc Willey Home Furnishings, Attn: Bankruptcy, Po Box 65320, Salt Lake City, UT 84165-0320
 8104220 ++SNAP ON CREDIT LLC, 950 TECHNOLOGY WAY, SUITE 301, LIBERTYVILLE IL 60048-5339
 (address filed with court: Snap-on Credit LLC, 950 Technology Way Suite 301, Libertyville, IL 60048)
 8075038 +Snap On Crdt, Attn: Bankruptcy, 950 Technology Way Suite 301, Libertyville, IL 60048-5339
 8075039 +Stellar Rec, 1327 Us Highway 2 W, Kalispell, MT 59901-3413

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: utahbankruptcyfirm@gmail.com Sep 11 2015 01:35:02 E. Kent Winward, 4850 Harrison Blvd. Suite 1, Ogden, UT 84403
 aty +EDI: BASSASSOC.COM Sep 11 2015 01:19:00 Patti H. Bass, 3936 E. Ft. Lowell Road, Suite 200, Tucson, AZ 85712-1083
 tr EDI: FDLMILLER.COM Sep 11 2015 01:19:00 David L. Miller tr, P.O. Box 9, Farmington, UT 84025-0009
 cr +EDI: BASSASSOC.COM Sep 11 2015 01:19:00 Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite #200, Tucson, AZ 85712-1083
 8183094 +E-mail/Text: banko@bonnncoll.com Sep 11 2015 01:35:58 APPLIED TECHNOLOGY COLLEGE, c/o Bonneville Collections, PO Box 150621, Ogden, UT 84415-0621
 8183124 +E-mail/Text: banko@bonnncoll.com Sep 11 2015 01:35:58 ASSOCIATES OF PATHOLOGY, c/o Bonneville Collections, PO Box 150621, Ogden, UT 84415-0621
 8357328 +EDI: BASSASSOC.COM Sep 11 2015 01:19:00 Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200, Tucson, AZ 85712-1083
 8075022 +EDI: CAPITALONE.COM Sep 11 2015 01:18:00 Capital One, N.A., Capital One Bank (USA) N.A., Po Box 30285, Salt Lake City, UT 84130-0285
 8075023 EDI: DIRECTV.COM Sep 11 2015 01:19:00 Direct TV, P.O. Box 78626, Phoenix, AZ 85062-8626
 8183122 +E-mail/Text: banko@bonnncoll.com Sep 11 2015 01:35:58 EM PHYS INTEGRATED CARE (EPIC), c/o Bonneville Collections, PO Box 150621, Ogden, UT 84415-0621
 8075024 +E-mail/Text: bknotice@erccollections.com Sep 11 2015 01:35:34 Enhanced Recovery Corp, Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
 8075025 +E-mail/Text: bankruptcy@expressrecovery.com Sep 11 2015 01:35:21 Express Rcvy, 2790 S Decker Lake Dr, Salt Lake City, UT 84119-2057
 8089669 EDI: RMSC.COM Sep 11 2015 01:19:00 GE Capital Retail Bank, Care of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 8075026 +EDI: RMSC.COM Sep 11 2015 01:19:00 Gemb/JC Penny, Attention: Bankruptcy, Po Box 103104, Roswell, GA 30076-9104
 8146156 +EDI: BASSASSOC.COM Sep 11 2015 01:19:00 HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd, Suite 200, Tucson, AZ 85712-1083
 8075027 +EDI: HFC.COM Sep 11 2015 01:19:00 Hsbc Bank, Attn: Bankruptcy, Po Box 5213, Carol Stream, IL 60197-5213
 8075028 +EDI: HFC.COM Sep 11 2015 01:19:00 Hsbc/bsbuy, 1405 Foulk Road, Wilmington, DE 19803-2769
 8075029 EDI: IRS.COM Sep 11 2015 01:19:00 IRS, PO BOX 21126, Philadelphia, PA 19114
 8075031 +E-mail/Text: bkclerk@north-american-recovery.com Sep 11 2015 01:35:38 N.A.R., Inc., 5225 W Wiley Post Way, Suite 410, Salt Lake City, UT 84116-2561
 8075033 +E-mail/Text: bankruptcydepartment@tsico.com Sep 11 2015 01:36:01 NCO Financial Systems, Po Box 15270, Wilmington, DE 19850-5270
 8075032 +E-mail/Text: bankruptcydepartment@tsico.com Sep 11 2015 01:36:01 Nco Fin/33, Attn: Bankruptcy, 507 Prudential Road, Horsham, PA 19044-2308

District/off: 1088-2

User: fsl
Form ID: rab9a

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Total Noticed: 49

Date Rcvd: Sep 10, 2015

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

8160416 +EDI: OPHSUBSID.COM Sep 11 2015 01:19:00 OAK HARBOR CAPITAL IV, LLC,
C O WEINSTEIN AND RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
8183096 +E-mail/Text: banko@bonnncoll.com Sep 11 2015 01:35:58 OGDEN CITY AMBULANCE,
c/o Bonneville Collections, PO Box 150621, Ogden, UT 84415-0621
8075035 +EDI: HCA2.COM Sep 11 2015 01:18:00 Ogden Regional Med. CTR, 5475 South 500 East,
Ogden, UT 84405-6905
8223433 EDI: PRA.COM Sep 11 2015 01:18:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
8075037 +EDI: SEARS.COM Sep 11 2015 01:18:00 Sears/cbna, 701 East 60th St N,
Sioux Falls, SD 57104-0432
8075040 +E-mail/Text: collections@healthcare.utah.edu Sep 11 2015 01:36:05 University Of Utah,
Collection Department, 127 South 500 East Suite 420, Salt Lake City, UT 84102-1979
8075041 +E-mail/Text: bankruptcy@utbrs.com Sep 11 2015 01:35:37 Utah Billing and Recovery Services,
3480 Washington Blvd Suite 106, Ogden UT 84401-4150
8075042 EDI: UTAHTAXCOMM.COM Sep 11 2015 01:19:00 Utah State Tax Commission,
Attn: Bankruptcy Unit, 210 North 1950 West, Salt Lake City, UT 84134-3340
8075043 +E-mail/Text: bankruptcy@webercu.com Sep 11 2015 01:35:19 Wasatch Peaks Credit Union,
fka Weber Credit Union, 2780 Adams Ave, Ogden, UT 84403-0106
9342432 +EDI: BASSASSOC.COM Sep 11 2015 01:19:00 eCAST Settlement Corporation,
c/o Bass & Associates, P.C., 3936 E Ft. Lowell, Suite 200, Tucson, AZ 85712-1083
TOTAL: 31

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr* +HSBC Bank Nevada, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Road, Suite 200,
Tucson, AZ 85712-1083
cr* Utah State Tax Commission, Attn Bankruptcy Unit, 210 North 1950 West,
Salt Lake City, UT 84134-9000
8419883* +Capital One, N.A., Bass & Associates, P.C., 3936 E. Ft. Lowell Rd., Suite 200,
Tucson, AZ 85712-1083

TOTALS: 0, * 3, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 12, 2015

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 10, 2015 at the address(es) listed below:

Armand J. Howell on behalf of Creditor Bank of America, N.A., Successor by Merger to BAC Home
Loans Servicing, LP armand@hwmlawfirm.com, howell@mathesonhowell.com
David L. Miller tr davidlmillerpc@msn.com, ut09@ecfcbis.com;dml@trustesolutions.net
E. Kent Winward on behalf of Debtor Jacob V Jarvis utahbankruptcyfirm@gmail.com,
winlawecf@gmail.com;bcsummarymails@gmail.com;thebankruptcyfirm@yahoo.com
E. Kent Winward on behalf of Joint Debtor Christa M Jarvis utahbankruptcyfirm@gmail.com,
winlawecf@gmail.com;bcsummarymails@gmail.com;thebankruptcyfirm@yahoo.com
Gale K. x3Francis on behalf of Creditor Utah State Tax Commission txbk13@utah.gov
Gale K. x5Francis on behalf of Creditor Utah State Tax Commission txbk13@utah.gov
Lon Jenkins tr ecfmail@chl3ut.org, lneebing@chl3ut.org
Mark S. Middlemas on behalf of Creditor R.C. Willey Financial Services
ecfmaildistgroup@lundbergfirm.com, lundbergBK@gmail.com,mark.middlemas@lundbergfirm.com
Patti H. Bass on behalf of Creditor Capital One, N.A. ecf@bass-associates.com
Patti H. Bass on behalf of Creditor HSBC Bank Nevada, N.A. ecf@bass-associates.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 11